

<i>SERFF Tracking Number:</i>	<i>ALZM-125953754</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allianz Life Insurance Company of North America</i>	<i>State Tracking Number:</i>	<i>41366</i>
<i>Company Tracking Number:</i>	<i>PREMS-2008AR</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Prestandardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Arkansas/</i>		

Filing at a Glance

Company: Allianz Life Insurance Company of North America

Product Name: Prestandardized Medicare Supplement SERFF Tr Num: ALZM-125953754 State: ArkansasLH

TOI: MS02G Group Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 41366

Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized Co Tr Num: PREMS-2008AR State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler
 Authors: Chip Jamison, Lindsey Pederson, Julie Maendel, Beth Nielsen

Date Submitted: 01/20/2009 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Arkansas

Project Number:

Requested Filing Mode:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: This filing has not been submitted to the Minnesota Department of Commerce since Minnesota is exempt from the Prestandardized Medicare Supplement laws.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/22/2009

State Status Changed: 01/22/2009

Corresponding Filing Tracking Number:

Market Type: Group

Group Market Size: Small

Group Market Type:

Deemer Date:

SERFF Tracking Number: ALZM-125953754 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41366
Company Tracking Number: PREMS-2008AR
TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: Prestandardized Medicare Supplement
Project Name/Number: Arkansas/

Filing Description:
December 17, 2008

Ms. Julie Benafield Bowman
Commissioner
Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904
RE: Allianz Life Insurance Company of North America
Prestandardized Medicare Supplement Rates
Annual Filing of Rates and Experience
Form and Policy Numbers: All
NAIC Number: 761-90611

Dear Ms. Benafield Bowman:

Enclosed are the actuarial memorandum and exhibits for all of Allianz Life Insurance Company of North America's Prestandardized Medicare Supplement policies. These are closed blocks of business that are no longer being solicited. This filing represents the annual filing of rates and experience and we are requesting a 0% rate increase at this time. The rates approved in last year's filing were inadvertently not implemented when approved and will be implemented on January 1st, 2009. Note that due to the limited number of covered lives in your state, we are using nationwide experience to determine the rates. The enclosed actuarial memorandum and exhibits demonstrate the need for the rate increase at this time.

Consistent with prior years' filings, all Prestandardized Medicare Supplement policies have been pooled into one filing. As of 12/31/2002 policies 8881-001, 8882-001, 9637-001, and 8879-001 were terminated by their respective groups. As a result, there is no experience in 2003 and forward for these policies in your state. These are closed blocks of business.

This filing should replace any pending or unapproved filings for this form, policy number, and type of business in your state. Any correspondence regarding this filing should be sent to the following address:

David O. Thoen
Deloitte Consulting LLP

SERFF Tracking Number: ALZM-125953754 State: Arkansas
Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41366
Company Tracking Number: PREMS-2008AR
TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized
Product Name: Prestandardized Medicare Supplement
Project Name/Number: Arkansas/

Suite 2800

50 South Sixth Street

Minneapolis, MN 55402-1538

Phone: 612-397-4164 Fax: 612-692-4164

Email: dthoen@deloitte.com

Your prompt attention to this filing would be most appreciated.

Sincerely,

David O. Thoen, FSA, MAAA

Senior Lead

Company and Contact

Filing Contact Information

Julie Maendel, jmaendel@deloitte.com
400 One Financial Plaza (612) 397-4602 [Phone]
Minneapolis, MN 55402-1844 (612) 692-4602[FAX]

Filing Company Information

Allianz Life Insurance Company of North America	CoCode: 90611	State of Domicile: Minnesota
5701 Golden Hills Drive	Group Code: 761	Company Type:
Minneapolis, MN 55416	Group Name:	State ID Number:
(763) 765-6500 ext. [Phone]	FEIN Number: 41-1366075	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	For pre-standard Medicare Supplement and/or closed blocks of business with combined experience, one \$50.00 fee is required. (From general instructions)

<i>SERFF Tracking Number:</i>	<i>ALZM-125953754</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PREMS-2008AR</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Prestandardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Arkansas/</i>		
Per Company:	No		

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allianz Life Insurance Company of North America	\$50.00	01/20/2009	25121511

<i>SERFF Tracking Number:</i>	<i>ALZM-125953754</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Prestandardized Medicare Supplement</i>		
<i>Project Name/Number:</i>	<i>Arkansas/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	01/22/2009	01/22/2009

SERFF Tracking Number:	ALZM-125953754	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	41366
Company Tracking Number:	PREMS-2008AR		
TOI:	MS02G Group Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02G.000 Medicare Supplement - Pre-Standardized
Product Name:	Prestandardized Medicare Supplement		
Project Name/Number:	Arkansas/		

Disposition

Disposition Date: 01/22/2009

Implementation Date:

Status: Approved

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Allianz Life Insurance Company of North America	%	\$		\$	%	%	%

SERFF Tracking Number: ALZM-125953754 State: Arkansas

Filing Company: Allianz Life Insurance Company of North America State Tracking Number: 41366

Company Tracking Number: PREMS-2008AR

TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: Prestandardized Medicare Supplement

Project Name/Number: Arkansas/

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Cover Letter	Accepted for Informational Purposes	Yes
Supporting Document	Exhibits	Accepted for Informational Purposes	No
Supporting Document	Letter of Authorization	Accepted for Informational Purposes	Yes
Rate	Rate Schedule	Approved	Yes

SERFF Tracking Number:	ALZM-125953754	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	41366
Company Tracking Number:	PREMS-2008AR		
TOI:	MS02G Group Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02G.000 Medicare Supplement - Pre-Standardized
Product Name:	Prestandardized Medicare Supplement		
Project Name/Number:	Arkansas/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2009
Filing Method of Last Filing:	Paper

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Allianz Life Insurance Company of North America	%	%				%	%

SERFF Tracking Number:	ALZM-125953754	State:	Arkansas
Filing Company:	Allianz Life Insurance Company of North America	State Tracking Number:	41366
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TOI:	MS02G Group Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02G.000 Medicare Supplement - Pre-Standardized
Product Name:	Prestandardized Medicare Supplement		
Project Name/Number:	Arkansas/		

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	Rate Schedule		Revised		AR - Rate Schedule.pdf

Exhibit 2A(1)

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

FORM NO: D602(8-85) POLICY NO: 8555-001
GC103(4-87)

APPROVED RATES: ARKANSAS

ANNUAL GROUP RATES

Age Band	Level II		Level III		Level IV		Level V	
	Male	Female	Male	Female	Male	Female	Male	Female
65 - 69	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
70 - 74	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
75 - 79	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
80 - 84	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
85 +	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10

ANNUAL INDIVIDUAL RATES

Age Band	Level II		Level III		Level IV		Level V	
	Male	Female	Male	Female	Male	Female	Male	Female
65 - 69	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
70 - 74	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
75 - 79	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
80 - 84	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
85 +	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10

ANNUAL INDIVIDUAL RATES - SOLD IN STORES

Age Band	Level A		Level B		Level C	
	Male	Female	Male	Female	Male	Female
65 - 69	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
70 - 74	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
75 - 79	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
80 - 84	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08
85 +	\$2,680.92	\$2,680.92	\$2,761.76	\$2,761.76	\$3,390.08	\$3,390.08

Exhibit 2B(1)

ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA

FORM NO: D602(8-85) POLICY NO: 8555-001
GC103(4-87)

PROPOSED RATES: ARKANSAS

ANNUAL GROUP RATES

Age Band	Level II		Level III		Level IV		Level V	
	Male	Female	Male	Female	Male	Female	Male	Female
65 - 69	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
70 - 74	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
75 - 79	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10
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85 +	\$2,393.52	\$2,393.52	\$2,413.04	\$2,413.04	\$3,294.88	\$3,294.88	\$3,820.10	\$3,820.10

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Supporting Document Schedules

Satisfied -Name: Cover Letter **Review Status:** Accepted for Informational Purposes 01/22/2009
Comments:
Attachment:
Arkansas - Cover Letter.pdf

Satisfied -Name: Letter of Authorization **Review Status:** Accepted for Informational Purposes 01/22/2009
Comments:
Attachment:
Authorization Letter 2008 10.pdf



December 17, 2008

Ms. Julie Benafield Bowman
Commissioner
Department of Insurance
1200 West 3rd Street
Little Rock, AR 72201-1904

Deloitte Consulting LLP
Suite 2800
50 South Sixth Street
Minneapolis, MN 55402-1538
USA
Tel: 612-397-4000
Fax: 612-692-4164
www.deloitte.com

**RE: *Allianz Life Insurance Company of North America
Prestandardized Medicare Supplement Rates
Annual Filing of Rates and Experience
Form and Policy Numbers: All
NAIC Number: 761-90611***

Dear Ms. Benafield Bowman:

Enclosed are the actuarial memorandum and exhibits for all of Allianz Life Insurance Company of North America's Prestandardized Medicare Supplement policies. These are closed blocks of business that are no longer being solicited.

This filing represents the annual filing of rates and experience and we are requesting a 0% rate increase at this time. The rates approved in last year's filing were inadvertently not implemented when approved and will be implemented on January 1st, 2009 Note that due to the limited number of covered lives in your state, we are using nationwide experience to determine the rates. The enclosed actuarial memorandum and exhibits demonstrate the need for the rate increase at this time.

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This filing should replace any pending or unapproved filings for this form, policy number, and type of business in your state. Any correspondence regarding this filing should be sent to the following address:

David O. Thoen
Deloitte Consulting LLP
Suite 2800
50 South Sixth Street
Minneapolis, MN 55402-1538
Phone: 612-397-4164 Fax: 612-692-4164
Email: dthoen@deloitte.com

Your prompt attention to this filing would be most appreciated.

Sincerely,

David O. Thoen, FSA, MAAA
Senior Lead

Allianz Life Insurance Company of North America



Kenneth P. Schrapp
Vice President
Corporate Actuarial

5701 Golden Hills Drive
Minneapolis, MN 55416-1297
PO Box 1344
Minneapolis, MN 55440-1344

Telephone: 763/765 6256
Telefax: 763/765 2879
ken.schrapp@allianz.com

October 28, 2008

To Whom It May Concern:

RE: Letter of Authorization

Allianz life Insurance company of North America (ALLIANZ) has authorized Deloitte Consulting LLP to develop and submit Medicare Supplement Rates on our behalf. This authorization includes analysis of experience, development of rates, actuarial memorandum, filing of rates, and refund filing documents.

Best regards,

A handwritten signature in cursive script, appearing to read "Kenneth P. Schrapp".

Kenneth P. Schrapp

KPS